

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Danielle Gater
Darin Gater
Debtor(s)

Case No. 17 B 10869

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2017.
- 2) The plan was confirmed on 06/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/09/2017, 12/29/2017.
- 5) The case was Dismissed on 08/14/2018.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,603.24
Less amount refunded to debtor	\$1,095.35

NET RECEIPTS: \$14,507.89

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,046.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$614.12
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,660.64

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aargon Agency As Agent For Six Flags M	Unsecured	0.00	2,674.38	2,674.38	0.00	0.00
American InfoSource LP as agent for Dire	Unsecured	0.00	992.04	992.04	0.00	0.00
CAINE WEINER	Unsecured	253.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	30,874.00	30,361.87	30,361.87	7,581.03	1,797.30
Cavalry SPV I LLC	Unsecured	3,106.00	3,106.49	3,106.49	0.00	0.00
CHASE CARD	Unsecured	575.00	NA	NA	0.00	0.00
City of Chicago Department of Water	Secured	500.00	487.04	487.04	156.22	0.00
Commonwealth Edison Company	Unsecured	0.00	902.89	902.89	0.00	0.00
Credit Control Bankruptcy Department	Unsecured	1,600.00	NA	NA	0.00	0.00
CREDIT CONTROL SERVICE	Unsecured	124.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSO	Unsecured	182.00	NA	NA	0.00	0.00
Federated Department Store	Unsecured	0.00	333.39	333.39	0.00	0.00
Great American Finance Company	Unsecured	NA	43.67	43.67	0.00	0.00
Great American Finance Company	Secured	471.00	343.67	300.00	146.96	10.34
Heights Auto Workers Credit Union	Unsecured	1,517.00	1,516.93	1,516.93	0.00	0.00
L J ROSS ASSOCIATES IN	Unsecured	423.00	NA	NA	0.00	0.00
MCCARTHY BURGESS & WOL	Unsecured	498.00	NA	NA	0.00	0.00
MIRAMEDRG	Unsecured	100.00	NA	NA	0.00	0.00
Nipsco	Unsecured	0.00	1,105.15	1,105.15	0.00	0.00
Ocwen Loan Servicing LLC	Secured	8,000.00	9,828.04	8,000.00	0.00	0.00
Ocwen Loan Servicing LLC	Secured	89,823.00	127,861.06	127,861.06	0.00	0.00
Payday Loan Store	Unsecured	0.00	129.87	129.87	0.00	0.00
Peoples Energy Corp	Unsecured	0.00	187.67	187.67	0.00	0.00
Personal Finance Company	Secured	1,202.00	0.00	500.00	136.07	19.33
Portfolio Recovery Associates	Unsecured	456.00	373.13	373.13	0.00	0.00
Portfolio Recovery Associates	Unsecured	914.00	1,009.25	1,009.25	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,319.00	2,319.23	2,319.23	0.00	0.00
Rcvl Per Mng	Unsecured	1,160.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	667.00	573.18	573.18	0.00	0.00
Resurgent Capital Services	Unsecured	3,327.00	3,327.91	3,327.91	0.00	0.00
Santander Consumer USA Inc	Unsecured	9,376.00	11,980.25	11,980.25	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Dept Of Education	Unsecured	29,230.00	15,008.52	15,008.52	0.00	0.00
United States Dept Of Education	Unsecured	0.00	14,266.33	14,266.33	0.00	0.00
University Of Phoenix	Unsecured	2,237.00	NA	NA	0.00	0.00
US Bank	Unsecured	6,728.00	5,916.23	5,916.23	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$127,861.06	\$0.00	\$0.00
Mortgage Arrearage	\$8,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$30,361.87	\$7,581.03	\$1,797.30
All Other Secured	\$1,287.04	\$439.25	\$29.67
TOTAL SECURED:	\$167,509.97	\$8,020.28	\$1,826.97
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$65,766.51	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,660.64</u>
Disbursements to Creditors	<u>\$9,847.25</u>
TOTAL DISBURSEMENTS :	<u>\$14,507.89</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.